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**PROFESSIONAL  
PROFILE:**

**Accounting / Finance / Auditing:**

- Exceptional background in research analysis and forecasting leading to effective financial management systems.
- Knowledge of regulatory compliance, standard accounting procedures and fundamental tax law.
- Build risk-containment programs based on strategic financial analysis; present programs to executive management and staff, support implementation through training and development.
- Able to train, supervise and motivate staff to meet and exceed productivity standards.

**Project Management:**

- Comprehensive project responsibility from inception through completion and follow up; coordinate flow of information among diverse project teams.
- Prioritize tasks and utilize all resources to maximize effectiveness while remaining on schedule and within budget.
- Direct and related experience in management information systems to increase efficiency of collection, organization, analysis and access to data and documents.

**EXPERIENCE:**

**OFFICE OF THRIFT SUPERVISION**

1989 -Present

Department of the Treasury, Chicago, Illinois

**EXAMINER (1990 - 2002)**

Monitor performance of 40+ Midwestern financial institutions with assets ranging from \$20 million to \$19 billion.

Review documentation for accuracy and compliance with regulatory requirements; complete analyses and investigate discrepancies.

Evaluate filings for de novo institutions, mergers and acquisitions, stock conversions, and holding company formations.

Make initial determinations on filings, collect additional information, write digest and present findings to internal management for approval.

Work with institutional management, directors and attorneys on regulatory issues; explain policies and procedures with a focus on achieving compliance.

Work closely with and support a field examiner team of fourteen.

**FIELD EXAMINER (1989 - 1990)**

Conducted examinations into business practices of financial institutions.

Analyzed and evaluated ledgers, loan underwriting procedures, loans granted, and investment portfolios.

Evaluated compliance with regulations, prepared workpapers and comments for Report of Examination.

Achieved designation of Federal Thrift Regulator through course work, testing and field training.

**FEDERAL HOME LOAN BANK OF CHICAGO**

1986 - 1989

Chicago, Illinois

**FIELD EXAMINER**

Examined Savings and Loan organizations for regulatory compliance and financial soundness in business practices.

Demonstrated leadership abilities by serving as Examiner-in-Charge for examinations of institutions of up to \$200 million.

Trained in EDP/IT examinations and conducted numerous in-house examinations.

Participated in several multiple data-processing-site examinations.

Determined scope of audit, allocated examiners, set deadlines, reviewed work and evaluated staff.

**FIRST SAVINGS OF AMERICA**

1986

Orland Park, Illinois

**ACCOUNTANT**

Performed general ledger analysis. Prepared accrual and adjusting journal entries. Completed bank reconciliations. Posted expenses and updated schedules for real estate owned projects. Assisted controller with loan administration. Maintained records for off-line loans. Evaluated loans for adequate loss allowances. Completed special projects as assigned.

**CARDILLO TRAVEL SYSTEMS**

1985 - 1986

Culver City, California

**SENIOR STAFF ACCOUNTANT**

Responsible for monthly financial statements, bank reconciliations, budgets, fixed assets, depreciation schedules and inventory lists. Trained new accounting personnel. Assisted 10Q and 10K SEC report preparation. Improved financial systems and controls.

**INTERNATIONAL HARVESTER COMPANY**

1975 - 1985

Chicago, Illinois

**FIXED ASSET ACCOUNTING (1982 - 1985)**

Performed accounting functions and maintained computerized files for property, capital and operating leases.

Completed property balance forecasts and multi-year operating plans.

Assisted in preparation of property tax returns and researched changes in tax laws affecting fixed assets and leases.

**INCOME FORECASTING/FINANCIAL STATEMENT ANALYSIS (1981 - 1982)**

Developed annual operating business and monthly objectives for the company.

Analyzed actual results versus budgets and investigated variances.

Maintained financial database and submitted it to Corporate Reports Section for worldwide consolidation.

**DIVISIONAL ACCOUNTING (1978 - 1980)**

Inventory Control, International Harvester Export Company

Administered intercompany accounts and currency translations.

Hired in Accounts Receivable, 1975 and promoted to Divisional Accounting.

**EDUCATION:****GOVERNORS STATE UNIVERSITY**

University Park, Illinois

Master of Public Administration, 1997      Maintained 4.0 GPA.

**DePAUL UNIVERSITY**

Chicago, Illinois

Bachelor of Arts Degree conferred 1982      Major: Business/Accounting

**TRAINING:**

Organization Sponsored Courses included: Goal Setting, MS Office, White Collar Crime, Cyberbanking, EDP/IT Examinations, Trusts, Cash Flow Analysis, Negotiations, Asset Liability Management, Mutual Funds, Holding Companies, Portfolio Valuation, Real Estate Lending, Real Estate Appraisal, Meetings with Management and Regulatory Writing.

**OTHER SKILLS:**

Commissioned Thrift Examiner

Experience with IHS Banking Library electronic product